

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Diana Polanco,
AKA: Diana Perez,

Debtor(s)

Case No.:

19-11290

Judge:

Kaplan

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: May 10, 2019

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JRC

Initial Debtor: [Signature]

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,264.90 per month to the Chapter 13 Trustee, starting on June 2019 for approximately 56 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ As per fee application
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Services	Taxes	\$3,730.01

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Carrington Mortgage Services, LLC	46 Stratford Drive, Manalapan, NJ	55,124.94	0.00%	55,124.94	\$2,563.36

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Split Rock Resort Timeshare	Timeshare, 1 week, 2 bedroom, Splitrock Resort	Unknown	\$7,482.40

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

US Dept Housing and Urban Development (second mortgage)
Ally Financial
Regional Acceptance Corp.

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Western Monmouth Utility Authority	46 Stratford Dr., Manalapan, NJ	3,000(est.)

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 826.80 to be distributed *pro rata*
☐ Not less than _____ percent
☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative
- 3) Secured/Priority
- 4) Unsecured

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:
IRS withheld the tax refund for 2018.

Carrington Mortgage Services, LLC has filed a Proof Of Claim indicating the arrear.

Explain below **how** the plan is being modified:
Lowered the amount owed to the IRS.

Raised the amount owed to Carrington Mortgage Services to account for arrears to be paid through the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 19, 2019

Date: 5/10/19

Date: _____

Nara Blamo

Debtor

Debbie & Cecilia

Joint Debtor

Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Diana Polanco
DebtorCase No. 19-11290-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 51

Date Rcvd: May 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2019.

db
517980277 +Diana Polanco, 46 Stratford Drive, Manalapan, NJ 07726-3637
518077294 +AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
517980280 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518156536 +Carrington Mortgage Services, LLC, P.O. Box 5001, Westfield, IN 46074-5001
517980281 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
517980282 +Centra State Medical Center, 901 W. Main Street, Freehold, NJ 07728-2549
517980283 +Chase Bank, 357 US Highway 9, Englishtown, NJ 07726-3284
517980284 +Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
517980287 +Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
517980288 +Dept. HUD, Attn: C&L Service Corp/Morris-Griffin, 2488 E. 81st, Ste 700,
Tulsa, OK 74137-4267
517980289 +Dr. Brian Meehan, 202 Spring Street, New York, NY 10012-3645
517980290 +Dr. Murray Orbuch, 202 Spring Street, New York, NY 10012-3645
517980291 +Dr. Olga Leonardi, 80 5th Ave. #1006, New York, NY 10011-8017
517980292 +Dr. Robert Pincus, 9 W. 67th Street, New York, NY 10023-6237
517980295 +East River Imagining, 519 E. 72nd St Ste 103, New York, NY 10021-4094
517980297 +Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,
Kansas City, MO 64116-0046
517980300 +Lenox Hill Radiology, 400 East 66 St, New York, NY 10065-9320
517980301 +Monmouth Utility, 103 Pension Rd., Englishtown, NJ 07726-8401
517980302 +Mount Sinai, 5 E. 98th Street, New York, NY 10029-6501
518157551 +NY Medical Hospital Center, 550 First Ave. NY, New York, NY 10016-6497
517980304 +NYU School of Medicine c/o CHRI, PO BOX 1289, Peoria IL 61654-1289
517980307 +Princeton-Freehold Radiology, 901 w. Main Street, Freehold, NJ 07728-2537
517980308 +RBM Inc, 409 Bearden Park Circle., Knoxville, TN 37919-7448
517980309 +Radius Global Solutions, 120 Corporate Blv d., Norfolk, VA 23505
517980311 +Split Rock Resort Timeshare, PO Box 547C, Lake Harmony, PA 18624-0820
517980311 Walmart/SYNCB, PO Box 563097, Atlanta, GA 30353-0927

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov May 17 2019 00:00:39 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 17 2019 00:00:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518246423 E-mail/Text: ally@ebn.phinsolutions.com May 16 2019 23:59:33 Ally Capital, PO Box 13424,
Roseville, MN 55113
518054130 E-mail/Text: ally@ebn.phinsolutions.com May 16 2019 23:59:33 Ally Capital, PO Box 130424,
Roseville MN 55113-0004
517980278 +E-mail/Text: bankruptcy@cavps.com May 17 2019 00:00:55 Calvary Portfolio Services,
500 Summit Lake, Suite 400, Valhalla, NY 10595-2322
517980279 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 17 2019 00:05:34 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518017077 +E-mail/PDF: EBN.AIS@AMERICANINFOSOURCE.COM May 17 2019 00:05:50
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517983699 +E-mail/Text: bankruptcy@cavps.com May 17 2019 00:00:54 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517980286 +E-mail/Text: electronicbkydocs@nelnet.net May 17 2019 00:00:42 Dept of Ed / 582 / Nelnet,
Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
517980293 +E-mail/Text: bknotice@ercbpo.com May 17 2019 00:00:43 Enhanced Recovery Company,
8014 Bayberry Rd., Jacksonville, FL 32256-7412
517980294 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 17 2019 00:05:01 Exeter Finance Corp,
Po Box 166008, Irving, TX 75016-6008
517980296 +E-mail/Text: bncnotices@becket-lee.com May 16 2019 23:59:41 Kohls, PO Box 3115,
Milwaukee, WI 53201-3115
517986954 E-mail/PDF: resurgentbknofications@resurgent.com May 17 2019 00:05:46 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517980298 +E-mail/PDF: resurgentbknofications@resurgent.com May 17 2019 00:05:06
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
Greenville, SC 29603-0497
517980299 +E-mail/Text: bankruptcydpt@mcmcg.com May 17 2019 00:00:35 Midland Credito Mgmt,
2365 Northside Dr., San Diego, CA 92108-2709
517980303 +E-mail/PDF: gecsedirecoverycorp.com May 17 2019 00:04:03 Old Navy, PO Box 530942,
Atlanta, GA 30353-0942
518157843 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 17 2019 00:16:32
Portfolio Recovery Associates, LLC, c/o Citi Health, POB 41067, Norfolk VA 23541
517987300 E-mail/PDF: resurgentbknofications@resurgent.com May 17 2019 00:04:22
Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
517980305 +E-mail/Text: bankruptcy@purchasingpower.com May 17 2019 00:01:10 Purchasing Power,
1349 Peachtree Street NW, Atlanta, GA 30309-2956
517980306 +E-mail/Text: loanservicing@quorumfcu.org May 17 2019 00:00:08 Quorum Fed Cr Un,
2 Manhattanville R, Purchase, NY 10577-2113

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 51

Date Rcvd: May 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518246422	+E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 17 2019 00:05:02	Regional Acceptance Corp, PO Box 580075, Charlotte, NC 28258-0075
517980310	E-mail/Text: appebnmailbox@sprint.com May 17 2019 00:00:32	Sprint, 333 Inverness Dr. S, Englewood, CO 80112
517981030	+E-mail/PDF: gecsed@recoverycorp.com May 17 2019 00:05:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518016999	+E-mail/Text: electronicbkydocs@nelnet.net May 17 2019 00:00:42	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln NE 68508-1911
517980285	+E-mail/PDF: creditonebknofications@resurgent.com May 17 2019 00:05:01	credit one bank, PO Box 60500, City of Industry, CA 91716-0500
		TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jenee K. Ciccarelli on behalf of Debtor Diana Polanco info@jc-lawpc.com,
nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5